Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

Third Quarter of 2015

Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Newfoundland and Labrador	**467**	**512**	**381**	**-8.8**	**22.6**	**1,751**	**1,579**	**10.9**
Bankruptcies	400	429	325	-6.8	23.1	1,475	1,395	5.7
Proposals	67	83	56	-19.3	19.6	276	184	50.0
Prince Edward Island	**198**	**222**	**217**	**-10.8**	**-8.8**	**770**	**742**	**3.8**
Bankruptcies	126	139	157	-9.4	-19.7	492	523	-5.9
Proposals	72	83	60	-13.3	20.0	278	219	26.9
Nova Scotia	**1,312**	**1,422**	**1,395**	**-7.7**	**-5.9**	**5,263**	**5,146**	**2.3**
Bankruptcies	914	1,038	999	-11.9	-8.5	3,720	3,659	1.7
Proposals	398	384	396	3.6	0.5	1,543	1,487	3.8
New Brunswick	**1,198**	**1,223**	**1,149**	**-2.0**	**4.3**	**4,484**	**4,303**	**4.2**
Bankruptcies	787	783	805	0.5	-2.2	2,987	3,016	-1.0
Proposals	411	440	344	-6.6	19.5	1,497	1,287	16.3
Quebec	**11,101**	**11,899**	**10,650**	**-6.7**	**4.2**	**45,961**	**43,111**	**6.6**
Bankruptcies	6,434	6,989	6,317	-7.9	1.9	26,339	26,019	1.2
Proposals	4,667	4,910	4,333	-4.9	7.7	19,622	17,092	14.8
Ontario	**9,852**	**10,868**	**10,303**	**-9.3**	**-4.4**	**41,170**	**42,884**	**-4.0**
Bankruptcies	4,498	5,117	4,907	-12.1	-8.3	19,168	20,679	-7.3
Proposals	5,354	5,751	5,396	-6.9	-0.8	22,002	22,205	-0.9
Manitoba	**539**	**534**	**508**	**0.9**	**6.1**	**2,085**	**1,938**	**7.6**
Bankruptcies	318	367	334	-13.4	-4.8	1,314	1,252	5.0
Proposals	221	167	174	32.3	27.0	771	686	12.4
Saskatchewan	**599**	**577**	**526**	**3.8**	**13.9**	**2,184**	**2,018**	**8.2**
Bankruptcies	307	316	288	-2.8	6.6	1,156	1,175	-1.6
Proposals	292	261	238	11.9	22.7	1,028	843	21.9
Alberta	**2,508**	**2,510**	**2,006**	**-0.1**	**25.0**	**9,319**	**8,291**	**12.4**
Bankruptcies	1,085	1,133	921	-4.2	17.8	4,161	4,065	2.4
Proposals	1,423	1,377	1,085	3.3	31.2	5,158	4,226	22.1
British Columbia	**2,959**	**3,046**	**2,876**	**-2.9**	**2.9**	**11,763**	**11,769**	**-0.1**
Bankruptcies	1,417	1,545	1,554	-8.3	-8.8	5,971	6,866	-13.0
Proposals	1,542	1,501	1,322	2.7	16.6	5,792	4,903	18.1
Northwest Territories	**11**	**10**	**8**	**10.0**	**37.5**	**45**	**51**	**-11.8**
Bankruptcies	5	6	3	-16.7	66.7	25	27	-7.4
Proposals	6	4	5	50.0	20.0	20	24	-16.7
Yukon	**13**	**6**	**11**	**116.7**	**18.2**	**39**	**42**	**-7.1**
Bankruptcies	8	1	7	700.0	14.3	18	28	-35.7
Proposals	5	5	4	0.0	25.0	21	14	50.0
Nunavut	**0**	**1**	**1**	**-100.0**	**-100.0**	**5**	**6**	**-16.7**
Bankruptcies	0	1	0	-100.0	--	4	3	33.3
Proposals	0	0	1	--	-100.0	1	3	-66.7
Canada	**30,757**	**32,830**	**30,031**	**-6.3**	**2.4**	**124,839**	**121,880**	**2.4**
Bankruptcies	**16,299**	**17,864**	**16,617**	**-8.8**	**-1.9**	**66,830**	**68,707**	**-2.7**
Proposals	**14,458**	**14,966**	**13,414**	**-3.4**	**7.8**	**58,009**	**53,173**	**9.1**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Newfoundland and Labrador	**459**	**506**	**378**	**-9.3**	**21.4**	**1,719**	**1,555**	**10.5**
Bankruptcies	394	423	322	-6.9	22.4	1,447	1,374	5.3
Proposals	65	83	56	-21.7	16.1	272	181	50.3
Prince Edward Island	**195**	**216**	**212**	**-9.7**	**-8.0**	**753**	**722**	**4.3**
Bankruptcies	124	134	154	-7.5	-19.5	479	509	-5.9
Proposals	71	82	58	-13.4	22.4	274	213	28.6
Nova Scotia	**1,291**	**1,386**	**1,376**	**-6.9**	**-6.2**	**5,169**	**5,060**	**2.2**
Bankruptcies	896	1,012	986	-11.5	-9.1	3,653	3,603	1.4
Proposals	395	374	390	5.6	1.3	1,516	1,457	4.0
New Brunswick	**1,176**	**1,209**	**1,135**	**-2.7**	**3.6**	**4,399**	**4,215**	**4.4**
Bankruptcies	770	773	793	-0.4	-2.9	2,928	2,945	-0.6
Proposals	406	436	342	-6.9	18.7	1,471	1,270	15.8
Quebec	**10,630**	**11,336**	**10,134**	**-6.2**	**4.9**	**43,650**	**40,865**	**6.8**
Bankruptcies	6,078	6,574	5,932	-7.5	2.5	24,663	24,354	1.3
Proposals	4,552	4,762	4,202	-4.4	8.3	18,987	16,511	15.0
Ontario	**9,577**	**10,568**	**10,051**	**-9.4**	**-4.7**	**39,991**	**41,785**	**-4.3**
Bankruptcies	4,283	4,889	4,693	-12.4	-8.7	18,261	19,832	-7.9
Proposals	5,294	5,679	5,358	-6.8	-1.2	21,730	21,953	-1.0
Manitoba	**526**	**526**	**499**	**0.0**	**5.4**	**2,045**	**1,876**	**9.0**
Bankruptcies	310	361	329	-14.1	-5.8	1,286	1,202	7.0
Proposals	216	165	170	30.9	27.1	759	674	12.6
Saskatchewan	**557**	**552**	**503**	**0.9**	**10.7**	**2,076**	**1,891**	**9.8**
Bankruptcies	276	298	276	-7.4	0.0	1,079	1,102	-2.1
Proposals	281	254	227	10.6	23.8	997	789	26.4
Alberta	**2,477**	**2,466**	**1,969**	**0.4**	**25.8**	**9,175**	**8,134**	**12.8**
Bankruptcies	1,067	1,099	898	-2.9	18.8	4,056	3,956	2.5
Proposals	1,410	1,367	1,071	3.1	31.7	5,119	4,178	22.5
British Columbia	**2,909**	**2,996**	**2,811**	**-2.9**	**3.5**	**11,567**	**11,504**	**0.5**
Bankruptcies	1,375	1,507	1,502	-8.8	-8.5	5,824	6,663	-12.6
Proposals	1,534	1,489	1,309	3.0	17.2	5,743	4,841	18.6
Northwest Territories	**11**	**10**	**8**	**10.0**	**37.5**	**45**	**51**	**-11.8**
Bankruptcies	5	6	3	-16.7	66.7	25	27	-7.4
Proposals	6	4	5	50.0	20.0	20	24	-16.7
Yukon	**13**	**6**	**11**	**116.7**	**18.2**	**38**	**42**	**-9.5**
Bankruptcies	8	1	7	700.0	14.3	18	28	-35.7
Proposals	5	5	4	0.0	25.0	20	14	42.9
Nunavut	**0**	**1**	**1**	**-100.0**	**-100.0**	**4**	**6**	**-33.3**
Bankruptcies	0	1	0	-100.0	--	3	3	0.0
Proposals	0	0	1	--	-100.0	1	3	-66.7
Canada	**29,821**	**31,778**	**29,088**	**-6.2**	**2.5**	**120,631**	**117,706**	**2.5**
Bankruptcies	**15,586**	**17,078**	**15,895**	**-8.7**	**-1.9**	**63,722**	**65,598**	**-2.9**
Proposals	**14,235**	**14,700**	**13,193**	**-3.2**	**7.9**	**56,909**	**52,108**	**9.2**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Newfoundland and Labrador	**8**	**6**	**3**	**33.3**	**166.7**	**32**	**24**	**33.3**
Bankruptcies	6	6	3	0.0	100.0	28	21	33.3
Proposals	2	0	0	--	--	4	3	33.3
Prince Edward Island	**3**	**6**	**5**	**-50.0**	**-40.0**	**17**	**20**	**-15.0**
Bankruptcies	2	5	3	-60.0	-33.3	13	14	-7.1
Proposals	1	1	2	0.0	-50.0	4	6	-33.3
Nova Scotia	**21**	**36**	**19**	**-41.7**	**10.5**	**94**	**86**	**9.3**
Bankruptcies	18	26	13	-30.8	38.5	67	56	19.6
Proposals	3	10	6	-70.0	-50.0	27	30	-10.0
New Brunswick	**22**	**14**	**14**	**57.1**	**57.1**	**85**	**88**	**-3.4**
Bankruptcies	17	10	12	70.0	41.7	59	71	-16.9
Proposals	5	4	2	25.0	150.0	26	17	52.9
Quebec	**471**	**563**	**516**	**-16.3**	**-8.7**	**2,311**	**2,246**	**2.9**
Bankruptcies	356	415	385	-14.2	-7.5	1,676	1,665	0.7
Proposals	115	148	131	-22.3	-12.2	635	581	9.3
Ontario	**275**	**300**	**252**	**-8.3**	**9.1**	**1,179**	**1,099**	**7.3**
Bankruptcies	215	228	214	-5.7	0.5	907	847	7.1
Proposals	60	72	38	-16.7	57.9	272	252	7.9
Manitoba	**13**	**8**	**9**	**62.5**	**44.4**	**40**	**62**	**-35.5**
Bankruptcies	8	6	5	33.3	60.0	28	50	-44.0
Proposals	5	2	4	150.0	25.0	12	12	0.0
Saskatchewan	**42**	**25**	**23**	**68.0**	**82.6**	**108**	**127**	**-15.0**
Bankruptcies	31	18	12	72.2	158.3	77	73	5.5
Proposals	11	7	11	57.1	0.0	31	54	-42.6
Alberta	**31**	**44**	**37**	**-29.5**	**-16.2**	**144**	**157**	**-8.3**
Bankruptcies	18	34	23	-47.1	-21.7	105	109	-3.7
Proposals	13	10	14	30.0	-7.1	39	48	-18.8
British Columbia	**50**	**50**	**65**	**0.0**	**-23.1**	**196**	**265**	**-26.0**
Bankruptcies	42	38	52	10.5	-19.2	147	203	-27.6
Proposals	8	12	13	-33.3	-38.5	49	62	-21.0
Northwest Territories	**0**	**0**	**0**	--	--	**0**	**0**	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	**0**	**0**	**0**	--	--	**1**	**0**	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	1	0	--
Nunavut	**0**	**0**	**0**	--	--	**1**	**0**	--
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**936**	**1,052**	**943**	**-11.0**	**-0.7**	**4,208**	**4,174**	**0.8**
Bankruptcies	**713**	**786**	**722**	**-9.3**	**-1.2**	**3,108**	**3,109**	**0.0**
Proposals	**223**	**266**	**221**	**-16.2**	**0.9**	**1,100**	**1,065**	**3.3**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Agriculture, Forestry, Fishing and Hunting	**22**	**21**	**22**	**4.8**	**0.0**	**86**	**106**	**-18.9**
Bankruptcies	11	9	12	22.2	-8.3	43	73	-41.1
Proposals	11	12	10	-8.3	10.0	43	33	30.3
Mining and Oil and Gas Extraction	**9**	**12**	**10**	**-25.0**	**-10.0**	**37**	**44**	**-15.9**
Bankruptcies	6	10	3	-40.0	100.0	24	20	20.0
Proposals	3	2	7	50.0	-57.1	13	24	-45.8
Utilities	**6**	**4**	**6**	**50.0**	**0.0**	**13**	**15**	**-13.3**
Bankruptcies	4	4	5	0.0	-20.0	9	11	-18.2
Proposals	2	0	1	--	100.0	4	4	0.0
Construction	**175**	**211**	**152**	**-17.1**	**15.1**	**752**	**724**	**3.9**
Bankruptcies	133	148	116	-10.1	14.7	544	543	0.2
Proposals	42	63	36	-33.3	16.7	208	181	14.9
Manufacturing	**83**	**99**	**87**	**-16.2**	**-4.6**	**380**	**392**	**-3.1**
Bankruptcies	63	68	66	-7.4	-4.5	263	285	-7.7
Proposals	20	31	21	-35.5	-4.8	117	107	9.3
Wholesale Trade	**45**	**51**	**51**	**-11.8**	**-11.8**	**218**	**237**	**-8.0**
Bankruptcies	34	40	40	-15.0	-15.0	157	158	-0.6
Proposals	11	11	11	0.0	0.0	61	79	-22.8
Retail Trade	**120**	**106**	**123**	**13.2**	**-2.4**	**498**	**512**	**-2.7**
Bankruptcies	98	87	90	12.6	8.9	383	396	-3.3
Proposals	22	19	33	15.8	-33.3	115	116	-0.9
Transportation and Warehousing	**43**	**58**	**58**	**-25.9**	**-25.9**	**260**	**230**	**13.0**
Bankruptcies	31	37	51	-16.2	-39.2	163	184	-11.4
Proposals	12	21	7	-42.9	71.4	97	46	110.9
Information and Cultural Industries	**12**	**21**	**18**	**-42.9**	**-33.3**	**74**	**60**	**23.3**
Bankruptcies	10	13	14	-23.1	-28.6	51	42	21.4
Proposals	2	8	4	-75.0	-50.0	23	18	27.8
Finance and Insurance	**13**	**22**	**22**	**-40.9**	**-40.9**	**82**	**72**	**13.9**
Bankruptcies	9	14	18	-35.7	-50.0	61	52	17.3
Proposals	4	8	4	-50.0	0.0	21	20	5.0
Real Estate and Rental and Leasing	**31**	**31**	**21**	**0.0**	**47.6**	**130**	**150**	**-13.3**
Bankruptcies	27	26	16	3.8	68.8	106	110	-3.6
Proposals	4	5	5	-20.0	-20.0	24	40	-40.0

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Professional, Scientific and Technical Services	**73**	**83**	**62**	**-12.0**	**17.7**	**312**	**290**	**7.6**
Bankruptcies	51	67	51	-23.9	0.0	243	222	9.5
Proposals	22	16	11	37.5	100.0	69	68	1.5
Management of Companies and Enterprises	**12**	**17**	**15**	**-29.4**	**-20.0**	**59**	**56**	**5.4**
Bankruptcies	9	9	12	0.0	-25.0	41	42	-2.4
Proposals	3	8	3	-62.5	0.0	18	14	28.6
Administrative and Support, Waste Management and Remediation Services	**49**	**47**	**51**	**4.3**	**-3.9**	**209**	**203**	**3.0**
Bankruptcies	38	41	44	-7.3	-13.6	155	148	4.7
Proposals	11	6	7	83.3	57.1	54	55	-1.8
Educational Services	**6**	**8**	**9**	**-25.0**	**-33.3**	**37**	**49**	**-24.5**
Bankruptcies	4	7	4	-42.9	0.0	32	41	-22.0
Proposals	2	1	5	100.0	-60.0	5	8	-37.5
Health Care and Social Assistance	**25**	**22**	**16**	**13.6**	**56.3**	**102**	**81**	**25.9**
Bankruptcies	17	14	13	21.4	30.8	73	60	21.7
Proposals	8	8	3	0.0	166.7	29	21	38.1
Arts, Entertainment and Recreation	**13**	**16**	**18**	**-18.8**	**-27.8**	**74**	**78**	**-5.1**
Bankruptcies	9	13	16	-30.8	-43.8	52	67	-22.4
Proposals	4	3	2	33.3	100.0	22	11	100.0
Accommodation and Food Services	**153**	**173**	**159**	**-11.6**	**-3.8**	**677**	**642**	**5.5**
Bankruptcies	118	140	113	-15.7	4.4	544	465	17.0
Proposals	35	33	46	6.1	-23.9	133	177	-24.9
Other Services (except Public Administration)	**44**	**49**	**43**	**-10.2**	**2.3**	**205**	**232**	**-11.6**
Bankruptcies	39	38	38	2.6	2.6	161	189	-14.8
Proposals	5	11	5	-54.5	0.0	44	43	2.3
Public Administration	**2**	**1**	**0**	**100.0**	**–**	**3**	**1**	**200.0**
Bankruptcies	2	1	0	100.0	–	3	1	200.0
Proposals	0	0	0	–	–	0	0	–
Total	**936**	**1,052**	**943**	**-11.0**	**-0.7**	**4,208**	**4,174**	**0.8**
Bankruptcies	**713**	**786**	**722**	**-9.3**	**-1.2**	**3,108**	**3,109**	**0.0**
Proposals	**223**	**266**	**221**	**-16.2**	**0.9**	**1,100**	**1,065**	**3.3**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Newfoundland and Labrador	**459**	**506**	**378**	**-9.3**	**21.4**	**1,719**	**1,555**	**10.5**
Bankruptcies	**394**	**423**	**322**	**-6.9**	**22.4**	**1,447**	**1,374**	**5.3**
Proposals	**65**	**83**	**56**	**-21.7**	**16.1**	**272**	**181**	**50.3**
Avalon Peninsula	221	239	189	-7.5	16.9	825	729	13.2
Bankruptcies	187	193	154	-3.1	21.4	686	628	9.2
Proposals	34	46	35	-26.1	-2.9	139	101	37.6
South Coast - Burin Peninsula	28	35	19	-20.0	47.4	103	108	-4.6
Bankruptcies	27	34	19	-20.6	42.1	93	95	-2.1
Proposals	1	1	0	0.0	–	10	13	-23.1
West Coast - Northern Peninsula - Labrador	90	84	70	7.1	28.6	332	301	10.3
Bankruptcies	70	65	64	7.7	9.4	261	271	-3.7
Proposals	20	19	6	5.3	233.3	71	30	136.7
Notre Dame - Central Bonavista Bay	120	148	100	-18.9	20.0	459	416	10.3
Bankruptcies	110	131	85	-16.0	29.4	407	380	7.1
Proposals	10	17	15	-41.2	-33.3	52	36	44.4
Prince Edward Island	**195**	**216**	**212**	**-9.7**	**-8.0**	**753**	**722**	**4.3**
Bankruptcies	**124**	**134**	**154**	**-7.5**	**-19.5**	**479**	**509**	**-5.9**
Proposals	**71**	**82**	**58**	**-13.4**	**22.4**	**274**	**213**	**28.6**
Nova Scotia	**1,291**	**1,386**	**1,376**	**-6.9**	**-6.2**	**5,169**	**5,060**	**2.2**
Bankruptcies	**896**	**1,012**	**986**	**-11.5**	**-9.1**	**3,653**	**3,603**	**1.4**
Proposals	**395**	**374**	**390**	**5.6**	**1.3**	**1,516**	**1,457**	**4.0**
Cape Breton	206	228	196	-9.6	5.1	823	752	9.4
Bankruptcies	112	121	119	-7.4	-5.9	461	445	3.6
Proposals	94	107	77	-12.1	22.1	362	307	17.9
North Shore	248	233	311	6.4	-20.3	933	1,038	-10.1
Bankruptcies	171	172	217	-0.6	-21.2	665	714	-6.9
Proposals	77	61	94	26.2	-18.1	268	324	-17.3
Annapolis Valley	179	196	180	-8.7	-0.6	746	693	7.6
Bankruptcies	137	169	162	-18.9	-15.4	588	551	6.7
Proposals	42	27	18	55.6	133.3	158	142	11.3
Southern	141	179	154	-21.2	-8.4	608	555	9.5
Bankruptcies	116	136	109	-14.7	6.4	454	429	5.8
Proposals	25	43	45	-41.9	-44.4	154	126	22.2
Halifax	517	551	536	-6.2	-3.5	2,058	2,023	1.7
Bankruptcies	361	414	379	-12.8	-4.7	1,485	1,465	1.4
Proposals	156	137	157	13.9	-0.6	573	558	2.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
New Brunswick	**1,176**	**1,209**	**1,135**	**-2.7**	**3.6**	**4,399**	**4,215**	**4.4**
Bankruptcies	**770**	**773**	**793**	**-0.4**	**-2.9**	**2,928**	**2,945**	**-0.6**
Proposals	**406**	**436**	**342**	**-6.9**	**18.7**	**1,471**	**1,270**	**15.8**
Campbellton - Miramichi	237	254	170	-6.7	39.4	878	717	22.5
Bankruptcies	176	171	120	2.9	46.7	637	518	23.0
Proposals	61	83	50	-26.5	22.0	241	199	21.1
Moncton - Richibucto	352	334	379	5.4	-7.1	1,317	1,340	-1.7
Bankruptcies	230	225	266	2.2	-13.5	877	905	-3.1
Proposals	122	109	113	11.9	8.0	440	435	1.1
Saint John - St. Stephen	275	319	270	-13.8	1.9	1,050	1,001	4.9
Bankruptcies	162	197	192	-17.8	-15.6	655	675	-3.0
Proposals	113	122	78	-7.4	44.9	395	326	21.2
Fredericton - Oromocto	201	209	201	-3.8	0.0	742	729	1.8
Bankruptcies	121	121	125	0.0	-3.2	466	526	-11.4
Proposals	80	88	76	-9.1	5.3	276	203	36.0
Edmundston - Woodstock	111	91	115	22.0	-3.5	412	427	-3.5
Bankruptcies	81	58	90	39.7	-10.0	293	321	-8.7
Proposals	30	33	25	-9.1	20.0	119	106	12.3
Quebec	**10,630**	**11,336**	**10,134**	**-6.2**	**4.9**	**43,650**	**40,865**	**6.8**
Bankruptcies	**6,078**	**6,574**	**5,932**	**-7.5**	**2.5**	**24,663**	**24,354**	**1.3**
Proposals	**4,552**	**4,762**	**4,202**	**-4.4**	**8.3**	**18,987**	**16,511**	**15.0**
Gaspésie - Îles-de-la-Madeleine	127	128	96	-0.8	32.3	506	408	24.0
Bankruptcies	85	77	62	10.4	37.1	277	231	19.9
Proposals	42	51	34	-17.6	23.5	229	177	29.4
Bas-Saint-Laurent	218	224	209	-2.7	4.3	900	826	9.0
Bankruptcies	151	129	129	17.1	17.1	543	518	4.8
Proposals	67	95	80	-29.5	-16.3	357	308	15.9
Capitale-Nationale	786	803	631	-2.1	24.6	3,072	2,677	14.8
Bankruptcies	479	486	396	-1.4	21.0	1,889	1,742	8.4
Proposals	307	317	235	-3.2	30.6	1,183	935	26.5
Chaudière - Appalaches	377	402	391	-6.2	-3.6	1,560	1,547	0.8
Bankruptcies	234	237	247	-1.3	-5.3	934	1,009	-7.4
Proposals	143	165	144	-13.3	-0.7	626	538	16.4
Estrie	351	375	327	-6.4	7.3	1,533	1,356	13.1
Bankruptcies	243	249	226	-2.4	7.5	982	928	5.8
Proposals	108	126	101	-14.3	6.9	551	428	28.7
Centre-du-Québec	258	319	276	-19.1	-6.5	1,172	1,133	3.4
Bankruptcies	136	188	150	-27.7	-9.3	633	675	-6.2
Proposals	122	131	126	-6.9	-3.2	539	458	17.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Montérégie	2,152	2,263	2,061	-4.9	4.4	8,523	8,123	4.9
Bankruptcies	1,129	1,213	1,117	-6.9	1.1	4,525	4,543	-0.4
Proposals	1,023	1,050	944	-2.6	8.4	3,998	3,580	11.7
Montréal	2,164	2,413	2,222	-10.3	-2.6	9,111	9,061	0.6
Bankruptcies	1,268	1,485	1,374	-14.6	-7.7	5,376	5,723	-6.1
Proposals	896	928	848	-3.4	5.7	3,735	3,338	11.9
Laval	514	587	535	-12.4	-3.9	2,269	2,197	3.3
Bankruptcies	262	336	294	-22.0	-10.9	1,177	1,269	-7.2
Proposals	252	251	241	0.4	4.6	1,092	928	17.7
Lanaudière	905	940	844	-3.7	7.2	3,618	3,464	4.4
Bankruptcies	438	450	438	-2.7	0.0	1,790	1,730	3.5
Proposals	467	490	406	-4.7	15.0	1,828	1,734	5.4
Laurentides	1,112	1,177	1,021	-5.5	8.9	4,566	4,134	10.4
Bankruptcies	631	671	569	-6.0	10.9	2,470	2,231	10.7
Proposals	481	506	452	-4.9	6.4	2,096	1,903	10.1
Outaouais	665	703	653	-5.4	1.8	2,787	2,436	14.4
Bankruptcies	401	421	377	-4.8	6.4	1,536	1,438	6.8
Proposals	264	282	276	-6.4	-4.3	1,251	998	25.4
Abitibi - Témiscamingue	179	211	152	-15.2	17.8	790	652	21.2
Bankruptcies	109	118	86	-7.6	26.7	463	392	18.1
Proposals	70	93	66	-24.7	6.1	327	260	25.8
Mauricie	375	354	328	5.9	14.3	1,474	1,319	11.8
Bankruptcies	249	243	214	2.5	16.4	979	904	8.3
Proposals	126	111	114	13.5	10.5	495	415	19.3
Saguenay - Lac-Saint-Jean	329	343	302	-4.1	8.9	1,357	1,166	16.4
Bankruptcies	198	210	190	-5.7	4.2	833	788	5.7
Proposals	131	133	112	-1.5	17.0	524	378	38.6
Côte-Nord	103	82	71	25.6	45.1	351	305	15.1
Bankruptcies	55	57	55	-3.5	0.0	221	201	10.0
Proposals	48	25	16	92.0	200.0	130	104	25.0
Nord-du-Québec	13	15	16	-13.3	-18.8	62	62	0.0
Bankruptcies	9	6	9	50.0	0.0	36	32	12.5
Proposals	4	9	7	-55.6	-42.9	26	30	-13.3
Ontario	**9,577**	**10,568**	**10,051**	**-9.4**	**-4.7**	**39,991**	**41,785**	**-4.3**
Bankruptcies	**4,283**	**4,889**	**4,693**	**-12.4**	**-8.7**	**18,261**	**19,832**	**-7.9**
Proposals	**5,294**	**5,679**	**5,358**	**-6.8**	**-1.2**	**21,730**	**21,953**	**-1.0**
Ottawa	947	960	960	-1.4	-1.4	3,814	3,794	0.5
Bankruptcies	528	556	565	-5.0	-6.5	2,191	2,213	-1.0
Proposals	419	404	395	3.7	6.1	1,623	1,581	2.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Kingston - Pembroke	375	471	394	-20.4	-4.8	1,667	1,613	3.3
Bankruptcies	195	262	208	-25.6	-6.3	859	895	-4.0
Proposals	180	209	186	-13.9	-3.2	808	718	12.5
Muskoka - Kawarthas	287	356	296	-19.4	-3.0	1,235	1,344	-8.1
Bankruptcies	144	159	152	-9.4	-5.3	578	691	-16.4
Proposals	143	197	144	-27.4	-0.7	657	653	0.6
Toronto	3,891	4,205	4,134	-7.5	-5.9	16,109	17,457	-7.7
Bankruptcies	1,523	1,667	1,623	-8.6	-6.2	6,328	6,907	-8.4
Proposals	2,368	2,538	2,511	-6.7	-5.7	9,781	10,550	-7.3
Kitchener - Waterloo - Barrie	937	1,071	1,037	-12.5	-9.6	4,037	4,183	-3.5
Bankruptcies	414	509	504	-18.7	-17.9	1,868	2,067	-9.6
Proposals	523	562	533	-6.9	-1.9	2,169	2,116	2.5
Hamilton - Niagara Peninsula	988	1,160	1,113	-14.8	-11.2	4,439	4,820	-7.9
Bankruptcies	421	523	534	-19.5	-21.2	1,974	2,248	-12.2
Proposals	567	637	579	-11.0	-2.1	2,465	2,572	-4.2
London	654	692	657	-5.5	-0.5	2,668	2,698	-1.1
Bankruptcies	298	314	322	-5.1	-7.5	1,248	1,456	-14.3
Proposals	356	378	335	-5.8	6.3	1,420	1,242	14.3
Windsor - Sarnia	569	584	551	-2.6	3.3	2,227	2,269	-1.9
Bankruptcies	271	293	276	-7.5	-1.8	1,104	1,267	-12.9
Proposals	298	291	275	2.4	8.4	1,123	1,002	12.1
Stratford - Bruce Peninsula	175	192	189	-8.9	-7.4	715	792	-9.7
Bankruptcies	94	106	114	-11.3	-17.5	396	462	-14.3
Proposals	81	86	75	-5.8	8.0	319	330	-3.3
Northeast	618	708	615	-12.7	0.5	2,524	2,317	8.9
Bankruptcies	314	389	330	-19.3	-4.8	1,356	1,307	3.7
Proposals	304	319	285	-4.7	6.7	1,168	1,010	15.6
Northwest	135	171	106	-21.1	27.4	556	497	11.9
Bankruptcies	81	113	66	-28.3	22.7	359	318	12.9
Proposals	54	58	40	-6.9	35.0	197	179	10.1
Manitoba	**526**	**526**	**499**	**0.0**	**5.4**	**2,045**	**1,876**	**9.0**
Bankruptcies	**310**	**361**	**329**	**-14.1**	**-5.8**	**1,286**	**1,202**	**7.0**
Proposals	**216**	**165**	**170**	**30.9**	**27.1**	**759**	**674**	**12.6**
Southeast	33	48	27	-31.3	22.2	167	134	24.6
Bankruptcies	22	40	15	-45.0	46.7	123	89	38.2
Proposals	11	8	12	37.5	-8.3	44	45	-2.2
South Central	14	14	10	0.0	40.0	59	68	-13.2
Bankruptcies	8	14	8	-42.9	0.0	45	55	-18.2
Proposals	6	0	2	--	200.0	14	13	7.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Southwest	78	63	51	23.8	52.9	282	242	16.5
Bankruptcies	34	38	25	-10.5	36.0	142	118	20.3
Proposals	44	25	26	76.0	69.2	140	124	12.9
North Central	12	14	20	-14.3	-40.0	68	72	-5.6
Bankruptcies	10	7	15	42.9	-33.3	45	43	4.7
Proposals	2	7	5	-71.4	-60.0	23	29	-20.7
Winnipeg	327	324	321	0.9	1.9	1,231	1,132	8.7
Bankruptcies	202	220	220	-8.2	-8.2	785	751	4.5
Proposals	125	104	101	20.2	23.8	446	381	17.1
Interlake	21	25	28	-16.0	-25.0	88	120	-26.7
Bankruptcies	17	18	25	-5.6	-32.0	61	84	-27.4
Proposals	4	7	3	-42.9	33.3	27	36	-25.0
Parklands	25	27	22	-7.4	13.6	87	42	107.1
Bankruptcies	9	16	12	-43.8	-25.0	43	20	115.0
Proposals	16	11	10	45.5	60.0	44	22	100.0
North	16	11	19	45.5	-15.8	62	68	-8.8
Bankruptcies	9	7	9	28.6	0.0	41	42	-2.4
Proposals	7	4	10	75.0	-30.0	21	26	-19.2
Saskatchewan	**557**	**552**	**503**	**0.9**	**10.7**	**2,076**	**1,891**	**9.8**
Bankruptcies	**276**	**298**	**276**	**-7.4**	**0.0**	**1,079**	**1,102**	**-2.1**
Proposals	**281**	**254**	**227**	**10.6**	**23.8**	**997**	**789**	**26.4**
Regina - Moose Mountain	179	163	166	9.8	7.8	650	557	16.7
Bankruptcies	67	81	89	-17.3	-24.7	300	287	4.5
Proposals	112	82	77	36.6	45.5	350	270	29.6
Swift Current - Moose Jaw	51	44	65	15.9	-21.5	176	195	-9.7
Bankruptcies	36	22	32	63.6	12.5	109	116	-6.0
Proposals	15	22	33	-31.8	-54.5	67	79	-15.2
Saskatoon - Biggar	176	164	145	7.3	21.4	642	608	5.6
Bankruptcies	86	77	80	11.7	7.5	319	354	-9.9
Proposals	90	87	65	3.4	38.5	323	254	27.2
Yorkton - Melville	34	46	28	-26.1	21.4	145	128	13.3
Bankruptcies	18	30	13	-40.0	38.5	82	73	12.3
Proposals	16	16	15	0.0	6.7	63	55	14.5
Prince Albert	114	127	89	-10.2	28.1	432	367	17.7
Bankruptcies	68	85	57	-20.0	19.3	256	251	2.0
Proposals	46	42	32	9.5	43.8	176	116	51.7
Northern	3	8	9	-62.5	-66.7	30	35	-14.3
Bankruptcies	1	3	5	-66.7	-80.0	13	20	-35.0
Proposals	2	5	4	-60.0	-50.0	17	15	13.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Alberta	**2,477**	**2,466**	**1,969**	**0.4**	**25.8**	**9,175**	**8,134**	**12.8**
Bankruptcies	**1,067**	**1,099**	**898**	**-2.9**	**18.8**	**4,056**	**3,956**	**2.5**
Proposals	**1,410**	**1,367**	**1,071**	**3.1**	**31.7**	**5,119**	**4,178**	**22.5**
Lethbridge - Medicine Hat	252	242	207	4.1	21.7	915	845	8.3
Bankruptcies	117	92	95	27.2	23.2	375	413	-9.2
Proposals	135	150	112	-10.0	20.5	540	432	25.0
Camrose - Drumheller	121	100	80	21.0	51.3	386	333	15.9
Bankruptcies	64	66	43	-3.0	48.8	210	184	14.1
Proposals	57	34	37	67.6	54.1	176	149	18.1
Calgary	881	944	745	-6.7	18.3	3,456	3,032	14.0
Bankruptcies	346	380	328	-8.9	5.5	1,406	1,382	1.7
Proposals	535	564	417	-5.1	28.3	2,050	1,650	24.2
Banff - Jasper - Rocky Mountain House	47	57	42	-17.5	11.9	187	163	14.7
Bankruptcies	19	22	16	-13.6	18.8	80	84	-4.8
Proposals	28	35	26	-20.0	7.7	107	79	35.4
Red Deer	174	206	133	-15.5	30.8	684	544	25.7
Bankruptcies	68	71	60	-4.2	13.3	256	265	-3.4
Proposals	106	135	73	-21.5	45.2	428	279	53.4
Edmonton	776	720	634	7.8	22.4	2,794	2,644	5.7
Bankruptcies	341	340	300	0.3	13.7	1,307	1,314	-0.5
Proposals	435	380	334	14.5	30.2	1,487	1,330	11.8
Athabasca - Grande Prairie - Peace River	154	134	90	14.9	71.1	516	427	20.8
Bankruptcies	86	93	43	-7.5	100.0	311	254	22.4
Proposals	68	41	47	65.9	44.7	205	173	18.5
Wood Buffalo - Cold Lake	73	64	38	14.1	92.1	238	146	63.0
Bankruptcies	26	35	14	-25.7	85.7	110	60	83.3
Proposals	47	29	24	62.1	95.8	128	86	48.8
British Columbia	**2,909**	**2,996**	**2,811**	**-2.9**	**3.5**	**11,567**	**11,504**	**0.5**
Bankruptcies	**1,375**	**1,507**	**1,502**	**-8.8**	**-8.5**	**5,824**	**6,663**	**-12.6**
Proposals	**1,534**	**1,489**	**1,309**	**3.0**	**17.2**	**5,743**	**4,841**	**18.6**
Vancouver Island and Coast	583	689	631	-15.4	-7.6	2,494	2,538	-1.7
Bankruptcies	336	392	366	-14.3	-8.2	1,431	1,582	-9.5
Proposals	247	297	265	-16.8	-6.8	1,063	956	11.2
Lower Mainland - Southwest	1,648	1,638	1,572	0.6	4.8	6,459	6,354	1.7
Bankruptcies	699	762	782	-8.3	-10.6	3,022	3,490	-13.4
Proposals	949	876	790	8.3	20.1	3,437	2,864	20.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Thompson - Okanagan	396	384	380	3.1	4.2	1,528	1,556	-1.8
Bankruptcies	203	205	219	-1.0	-7.3	793	911	-13.0
Proposals	193	179	161	7.8	19.9	735	645	14.0
Kootenay	91	98	84	-7.1	8.3	361	369	-2.2
Bankruptcies	48	56	55	-14.3	-12.7	214	245	-12.7
Proposals	43	42	29	2.4	48.3	147	124	18.5
Cariboo	133	125	100	6.4	33.0	509	480	6.0
Bankruptcies	62	66	55	-6.1	12.7	268	307	-12.7
Proposals	71	59	45	20.3	57.8	241	173	39.3
North Coast	16	14	7	14.3	128.6	57	60	-5.0
Bankruptcies	11	6	4	83.3	175.0	31	44	-29.5
Proposals	5	8	3	-37.5	66.7	26	16	62.5
Nechako	10	16	18	-37.5	-44.4	53	69	-23.2
Bankruptcies	6	9	14	-33.3	-57.1	34	43	-20.9
Proposals	4	7	4	-42.9	0.0	19	26	-26.9
Northeast	30	30	18	0.0	66.7	107	76	40.8
Bankruptcies	10	11	7	-9.1	42.9	32	40	-20.0
Proposals	20	19	11	5.3	81.8	75	36	108.3
Northwest Territories	11	10	8	10.0	37.5	45	51	-11.8
Bankruptcies	5	6	3	-16.7	66.7	25	27	-7.4
Proposals	6	4	5	50.0	20.0	20	24	-16.7
Yukon	13	6	11	116.7	18.2	38	42	-9.5
Bankruptcies	8	1	7	700.0	14.3	18	28	-35.7
Proposals	5	5	4	0.0	25.0	20	14	42.9
Nunavut	0	1	1	-100.0	-100.0	4	6	-33.3
Bankruptcies	0	1	0	-100.0	--	3	3	0.0
Proposals	0	0	1	--	-100.0	1	3	-66.7

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Newfoundland and Labrador	**8**	**6**	**3**	**33.3**	**166.7**	**32**	**24**	**33.3**
Bankruptcies	**6**	**6**	**3**	**0.0**	**100.0**	**28**	**21**	**33.3**
Proposals	**2**	**0**	**0**	**--**	**--**	**4**	**3**	**33.3**
Avalon Peninsula	5	3	2	66.7	150.0	16	15	6.7
Bankruptcies	3	3	2	0.0	50.0	15	12	25.0
Proposals	2	0	0	--	--	1	3	-66.7
South Coast - Burin Peninsula	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	1	3	0	-66.7	--	8	1	700.0
Bankruptcies	1	3	0	-66.7	--	5	1	400.0
Proposals	0	0	0	--	--	3	0	--
Notre Dame - Central Bonavista Bay	2	0	1	--	100.0	8	8	0.0
Bankruptcies	2	0	1	--	100.0	8	8	0.0
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	**3**	**6**	**5**	**-50.0**	**-40.0**	**17**	**20**	**-15.0**
Bankruptcies	**2**	**5**	**3**	**-60.0**	**-33.3**	**13**	**14**	**-7.1**
Proposals	**1**	**1**	**2**	**0.0**	**-50.0**	**4**	**6**	**-33.3**
Nova Scotia	**21**	**36**	**19**	**-41.7**	**10.5**	**94**	**86**	**9.3**
Bankruptcies	**18**	**26**	**13**	**-30.8**	**38.5**	**67**	**56**	**19.6**
Proposals	**3**	**10**	**6**	**-70.0**	**-50.0**	**27**	**30**	**-10.0**
Cape Breton	1	4	4	-75.0	-75.0	9	12	-25.0
Bankruptcies	1	1	1	0.0	0.0	5	8	-37.5
Proposals	0	3	3	-100.0	-100.0	4	4	0.0
North Shore	3	3	1	0.0	200.0	10	6	66.7
Bankruptcies	3	3	1	0.0	200.0	9	5	80.0
Proposals	0	0	0	--	--	1	1	0.0
Annapolis Valley	2	3	1	-33.3	100.0	10	14	-28.6
Bankruptcies	2	3	1	-33.3	100.0	8	9	-11.1
Proposals	0	0	0	--	--	2	5	-60.0
Southern	4	4	2	0.0	100.0	14	13	7.7
Bankruptcies	1	4	1	-75.0	0.0	8	7	14.3
Proposals	3	0	1	--	200.0	6	6	0.0
Halifax	11	22	11	-50.0	0.0	51	40	27.5
Bankruptcies	11	15	9	-26.7	22.2	37	26	42.3
Proposals	0	7	2	-100.0	-100.0	14	14	0.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
New Brunswick	**22**	**14**	**14**	**57.1**	**57.1**	**85**	**88**	**-3.4**
Bankruptcies	**17**	**10**	**12**	**70.0**	**41.7**	**59**	**71**	**-16.9**
Proposals	**5**	**4**	**2**	**25.0**	**150.0**	**26**	**17**	**52.9**
Campbellton - Miramichi	5	5	3	0.0	66.7	22	14	57.1
Bankruptcies	3	3	3	0.0	0.0	16	13	23.1
Proposals	2	2	0	0.0	–	6	1	500.0
Moncton - Richibucto	8	3	6	166.7	33.3	26	25	4.0
Bankruptcies	7	3	5	133.3	40.0	16	22	-27.3
Proposals	1	0	1	–	0.0	10	3	233.3
Saint John - St. Stephen	3	3	1	0.0	200.0	14	20	-30.0
Bankruptcies	2	3	1	-33.3	100.0	12	16	-25.0
Proposals	1	0	0	–	–	2	4	-50.0
Fredericton - Oromocto	2	1	4	100.0	-50.0	9	14	-35.7
Bankruptcies	1	0	3	–	-66.7	6	10	-40.0
Proposals	1	1	1	0.0	0.0	3	4	-25.0
Edmundston - Woodstock	3	1	0	200.0	–	13	13	0.0
Bankruptcies	3	0	0	–	–	9	9	0.0
Proposals	0	1	0	-100.0	–	4	4	0.0
Quebec	**471**	**563**	**516**	**-16.3**	**-8.7**	**2,311**	**2,246**	**2.9**
Bankruptcies	**356**	**415**	**385**	**-14.2**	**-7.5**	**1,676**	**1,665**	**0.7**
Proposals	**115**	**148**	**131**	**-22.3**	**-12.2**	**635**	**581**	**9.3**
Gaspésie - Îles-de-la-Madeleine	3	5	2	-40.0	50.0	15	19	-21.1
Bankruptcies	2	5	1	-60.0	100.0	12	16	-25.0
Proposals	1	0	1	–	0.0	3	3	0.0
Bas-Saint-Laurent	22	16	15	37.5	46.7	75	56	33.9
Bankruptcies	17	15	13	13.3	30.8	60	44	36.4
Proposals	5	1	2	400.0	150.0	15	12	25.0
Capitale-Nationale	36	47	43	-23.4	-16.3	192	181	6.1
Bankruptcies	30	27	29	11.1	3.4	148	129	14.7
Proposals	6	20	14	-70.0	-57.1	44	52	-15.4
Chaudière - Appalaches	21	20	17	5.0	23.5	104	103	1.0
Bankruptcies	18	12	15	50.0	20.0	77	82	-6.1
Proposals	3	8	2	-62.5	50.0	27	21	28.6
Estrie	7	11	18	-36.4	-61.1	49	56	-12.5
Bankruptcies	6	9	14	-33.3	-57.1	33	47	-29.8
Proposals	1	2	4	-50.0	-75.0	16	9	77.8
Centre-du-Québec	10	16	11	-37.5	-9.1	53	62	-14.5
Bankruptcies	5	13	9	-61.5	-44.4	39	51	-23.5
Proposals	5	3	2	66.7	150.0	14	11	27.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Montérégie	85	87	75	-2.3	13.3	433	385	18.6
Bankruptcies	66	64	58	3.1	13.8	293	282	3.9
Proposals	19	23	17	-17.4	11.8	140	83	68.7
Montréal	142	165	153	-13.9	-7.2	648	698	-7.2
Bankruptcies	101	122	113	-17.2	-10.6	462	510	-9.4
Proposals	41	43	40	-4.7	2.5	186	188	-1.1
Laval	23	36	42	-36.1	-45.2	116	147	-21.1
Bankruptcies	20	25	30	-20.0	-33.3	91	105	-13.3
Proposals	3	11	12	-72.7	-75.0	25	42	-40.5
Lanaudière	23	26	23	-11.5	0.0	142	117	21.4
Bankruptcies	16	19	18	-15.8	-11.1	99	81	22.2
Proposals	7	7	5	0.0	40.0	43	36	19.4
Laurentides	39	65	43	-40.0	-9.3	220	184	19.6
Bankruptcies	26	50	34	-48.0	-23.5	164	137	19.7
Proposals	13	15	9	-13.3	44.4	56	47	19.1
Outaouais	22	22	28	0.0	-21.4	93	102	-8.8
Bankruptcies	16	17	17	-5.9	-5.9	71	66	7.6
Proposals	6	5	11	20.0	-45.5	22	36	-38.9
Abitibi - Témiscamingue	3	6	10	-50.0	-70.0	20	30	-33.3
Bankruptcies	3	5	8	-40.0	-62.5	15	25	-40.0
Proposals	0	1	2	-100.0	-100.0	5	5	0.0
Mauricie	14	21	12	-33.3	16.7	68	52	30.8
Bankruptcies	12	17	9	-29.4	33.3	50	42	19.0
Proposals	2	4	3	-50.0	-33.3	18	10	80.0
Saguenay - Lac-Saint-Jean	14	16	14	-12.5	0.0	60	43	39.5
Bankruptcies	12	12	11	0.0	9.1	45	30	50.0
Proposals	2	4	3	-50.0	-33.3	15	13	15.4
Côte-Nord	6	3	6	100.0	0.0	13	23	-43.5
Bankruptcies	5	3	4	66.7	25.0	10	14	-28.6
Proposals	1	0	2	--	-50.0	3	9	-66.7
Nord-du-Québec	2	1	2	100.0	0.0	8	4	100.0
Bankruptcies	2	1	1	100.0	100.0	6	3	100.0
Proposals	0	0	1	--	-100.0	2	1	100.0
Ontario	**275**	**300**	**252**	**-8.3**	**9.1**	**1,179**	**1,099**	**7.3**
Bankruptcies	**215**	**228**	**214**	**-5.7**	**0.5**	**907**	**847**	**7.1**
Proposals	**60**	**72**	**38**	**-16.7**	**57.9**	**272**	**252**	**7.9**
Ottawa	24	45	22	-46.7	9.1	148	144	2.8
Bankruptcies	21	31	19	-32.3	10.5	115	105	9.5
Proposals	3	14	3	-78.6	0.0	33	39	-15.4

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Kingston - Pembroke	6	9	6	-33.3	0.0	31	29	6.9
Bankruptcies	5	8	5	-37.5	0.0	25	24	4.2
Proposals	1	1	1	0.0	0.0	6	5	20.0
Muskoka - Kawarthas	1	3	0	-66.7	–	10	12	-16.7
Bankruptcies	1	3	0	-66.7	–	10	11	-9.1
Proposals	0	0	0	–	–	0	1	-100.0
Toronto	152	153	128	-0.7	18.8	618	553	11.8
Bankruptcies	123	115	110	7.0	11.8	478	417	14.6
Proposals	29	38	18	-23.7	61.1	140	136	2.9
Kitchener - Waterloo - Barrie	17	20	30	-15.0	-43.3	71	99	-28.3
Bankruptcies	14	14	22	0.0	-36.4	54	79	-31.6
Proposals	3	6	8	-50.0	-62.5	17	20	-15.0
Hamilton - Niagara Peninsula	29	30	21	-3.3	38.1	128	94	36.2
Bankruptcies	18	23	20	-21.7	-10.0	87	75	16.0
Proposals	11	7	1	57.1	1,000.0	41	19	115.8
London	13	6	8	116.7	62.5	38	36	5.6
Bankruptcies	7	6	6	16.7	16.7	26	26	0.0
Proposals	6	0	2	–	200.0	12	10	20.0
Windsor - Sarnia	9	7	7	28.6	28.6	44	52	-15.4
Bankruptcies	9	4	6	125.0	50.0	38	46	-17.4
Proposals	0	3	1	-100.0	-100.0	6	6	0.0
Stratford - Bruce Peninsula	4	5	8	-20.0	-50.0	19	21	-9.5
Bankruptcies	1	5	7	-80.0	-85.7	15	15	0.0
Proposals	3	0	1	–	200.0	4	6	-33.3
Northeast	16	16	18	0.0	-11.1	60	45	33.3
Bankruptcies	12	15	16	-20.0	-25.0	50	38	31.6
Proposals	4	1	2	300.0	100.0	10	7	42.9
Northwest	2	5	3	-60.0	-33.3	12	14	-14.3
Bankruptcies	2	3	3	-33.3	-33.3	9	11	-18.2
Proposals	0	2	0	-100.0	–	3	3	0.0
Manitoba	**13**	**8**	**9**	**62.5**	**44.4**	**40**	**62**	**-35.5**
Bankruptcies	**8**	**6**	**5**	**33.3**	**60.0**	**28**	**50**	**-44.0**
Proposals	**5**	**2**	**4**	**150.0**	**25.0**	**12**	**12**	**0.0**
Southeast	1	0	3	–	-66.7	2	7	-71.4
Bankruptcies	1	0	3	–	-66.7	2	7	-71.4
Proposals	0	0	0	–	–	0	0	–
South Central	0	0	0	–	–	1	1	0.0
Bankruptcies	0	0	0	–	–	0	1	-100.0
Proposals	0	0	0	–	–	1	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Southwest	3	3	2	0.0	50.0	12	13	-7.7
Bankruptcies	0	3	1	-100.0	-100.0	8	10	-20.0
Proposals	3	0	1	--	200.0	4	3	33.3
North Central	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Winnipeg	6	3	2	100.0	200.0	18	32	-43.8
Bankruptcies	4	3	1	33.3	300.0	13	26	-50.0
Proposals	2	0	1	--	100.0	5	6	-16.7
Interlake	0	0	0	--	--	0	3	-100.0
Bankruptcies	0	0	0	--	--	0	3	-100.0
Proposals	0	0	0	--	--	0	0	--
Parklands	0	2	0	-100.0	--	3	2	50.0
Bankruptcies	0	0	0	--	--	1	2	-50.0
Proposals	0	2	0	-100.0	--	2	0	--
North	3	0	2	--	50.0	3	3	0.0
Bankruptcies	3	0	0	--	--	3	0	--
Proposals	0	0	2	--	-100.0	0	3	-100.0
Saskatchewan	**42**	**25**	**23**	**68.0**	**82.6**	**108**	**127**	**-15.0**
Bankruptcies	**31**	**18**	**12**	**72.2**	**158.3**	**77**	**73**	**5.5**
Proposals	**11**	**7**	**11**	**57.1**	**0.0**	**31**	**54**	**-42.6**
Regina - Moose Mountain	21	14	5	50.0	320.0	51	46	10.9
Bankruptcies	16	8	4	100.0	300.0	34	25	36.0
Proposals	5	6	1	-16.7	400.0	17	21	-19.0
Swift Current - Moose Jaw	6	0	1	--	500.0	8	16	-50.0
Bankruptcies	5	0	0	--	--	6	10	-40.0
Proposals	1	0	1	--	0.0	2	6	-66.7
Saskatoon - Biggar	3	4	8	-25.0	-62.5	23	27	-14.8
Bankruptcies	2	4	4	-50.0	-50.0	17	16	6.3
Proposals	1	0	4	--	-75.0	6	11	-45.5
Yorkton - Melville	3	4	2	-25.0	50.0	10	18	-44.4
Bankruptcies	3	3	1	0.0	200.0	9	12	-25.0
Proposals	0	1	1	-100.0	-100.0	1	6	-83.3
Prince Albert	8	2	5	300.0	60.0	15	19	-21.1
Bankruptcies	4	2	2	100.0	100.0	10	10	0.0
Proposals	4	0	3	--	33.3	5	9	-44.4
Northern	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Alberta	**31**	**44**	**37**	**-29.5**	**-16.2**	**144**	**157**	**-8.3**
Bankruptcies	**18**	**34**	**23**	**-47.1**	**-21.7**	**105**	**109**	**-3.7**
Proposals	**13**	**10**	**14**	**30.0**	**-7.1**	**39**	**48**	**-18.8**
Lethbridge - Medicine Hat	0	2	0	-100.0	–	5	4	25.0
Bankruptcies	0	2	0	-100.0	–	5	3	66.7
Proposals	0	0	0	–	–	0	1	-100.0
Camrose - Drumheller	0	1	1	-100.0	-100.0	5	7	-28.6
Bankruptcies	0	1	0	-100.0	–	4	6	-33.3
Proposals	0	0	1	–	-100.0	1	1	0.0
Calgary	10	19	19	-47.4	-47.4	49	78	-37.2
Bankruptcies	5	15	11	-66.7	-54.5	38	59	-35.6
Proposals	5	4	8	25.0	-37.5	11	19	-42.1
Banff - Jasper - Rocky Mountain House	0	0	0	–	–	1	1	0.0
Bankruptcies	0	0	0	–	–	1	1	0.0
Proposals	0	0	0	–	–	0	0	–
Red Deer	0	3	1	-100.0	-100.0	12	14	-14.3
Bankruptcies	0	2	1	-100.0	-100.0	8	6	33.3
Proposals	0	1	0	-100.0	–	4	8	-50.0
Edmonton	17	11	16	54.5	6.3	55	47	17.0
Bankruptcies	12	8	11	50.0	9.1	40	29	37.9
Proposals	5	3	5	66.7	0.0	15	18	-16.7
Athabasca - Grande Prairie - Peace River	4	6	0	-33.3	–	14	3	366.7
Bankruptcies	1	4	0	-75.0	–	7	2	250.0
Proposals	3	2	0	50.0	–	7	1	600.0
Wood Buffalo - Cold Lake	0	1	0	-100.0	–	3	1	200.0
Bankruptcies	0	1	0	-100.0	–	2	1	100.0
Proposals	0	0	0	–	–	1	0	–
British Columbia	**50**	**50**	**65**	**0.0**	**-23.1**	**196**	**265**	**-26.0**
Bankruptcies	**42**	**38**	**52**	**10.5**	**-19.2**	**147**	**203**	**-27.6**
Proposals	**8**	**12**	**13**	**-33.3**	**-38.5**	**49**	**62**	**-21.0**
Vancouver Island and Coast	8	8	12	0.0	-33.3	28	57	-50.9
Bankruptcies	8	7	11	14.3	-27.3	22	46	-52.2
Proposals	0	1	1	-100.0	-100.0	6	11	-45.5
Lower Mainland - Southwest	35	32	41	9.4	-14.6	136	157	-13.4
Bankruptcies	28	23	30	21.7	-6.7	103	116	-11.2
Proposals	7	9	11	-22.2	-36.4	33	41	-19.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Thompson - Okanagan	6	3	11	100.0	-45.5	19	41	-53.7
Bankruptcies	5	2	10	150.0	-50.0	13	34	-61.8
Proposals	1	1	1	0.0	0.0	6	7	-14.3
Kootenay	0	1	0	-100.0	–	1	7	-85.7
Bankruptcies	0	0	0	–	–	0	4	-100.0
Proposals	0	1	0	-100.0	–	1	3	-66.7
Cariboo	1	3	1	-66.7	0.0	6	1	500.0
Bankruptcies	1	3	1	-66.7	0.0	6	1	500.0
Proposals	0	0	0	–	–	0	0	–
North Coast	0	2	0	-100.0	–	2	0	–
Bankruptcies	0	2	0	-100.0	–	2	0	–
Proposals	0	0	0	–	–	0	0	–
Nechako	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–
Northeast	0	0	0	–	–	3	1	200.0
Bankruptcies	0	0	0	–	–	1	1	0.0
Proposals	0	0	0	–	–	2	0	–
Northwest Territories	**0**	**0**	**0**	–	–	**0**	**0**	–
Bankruptcies	**0**	**0**	**0**	–	–	**0**	**0**	–
Proposals	**0**	**0**	**0**	–	–	**0**	**0**	–
Yukon	**0**	**0**	**0**	–	–	**1**	**0**	–
Bankruptcies	**0**	**0**	**0**	–	–	**0**	**0**	–
Proposals	**0**	**0**	**0**	–	–	**1**	**0**	–
Nunavut	**0**	**0**	**0**	–	–	**1**	**0**	–
Bankruptcies	**0**	**0**	**0**	–	–	**1**	**0**	–
Proposals	**0**	**0**	**0**	–	–	**0**	**0**	–

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
St. John's	**N.L.**	**162**	**167**	**128**	**-3.0**	**26.6**	**598**	**533**	**12.2**
Bankruptcies		139	135	100	3.0	39.0	499	452	10.4
Proposals		23	32	28	-28.1	-17.9	99	81	22.2
Halifax	**N.S.**	**475**	**514**	**504**	**-7.6**	**-5.8**	**1,907**	**1,890**	**0.9**
Bankruptcies		334	385	356	-13.2	-6.2	1,379	1,373	0.4
Proposals		141	129	148	9.3	-4.7	528	517	2.1
Moncton	**N.B.**	**247**	**215**	**247**	**14.9**	**0.0**	**889**	**905**	**-1.8**
Bankruptcies		155	150	171	3.3	-9.4	596	616	-3.2
Proposals		92	65	76	41.5	21.1	293	289	1.4
Saint John	**N.B.**	**209**	**231**	**201**	**-9.5**	**4.0**	**774**	**767**	**0.9**
Bankruptcies		127	146	138	-13.0	-8.0	496	521	-4.8
Proposals		82	85	63	-3.5	30.2	278	246	13.0
Saguenay	**Que.**	**206**	**209**	**178**	**-1.4**	**15.7**	**822**	**646**	**27.2**
Bankruptcies		121	121	103	0.0	17.5	476	412	15.5
Proposals		85	88	75	-3.4	13.3	346	234	47.9
Québec	**Que.**	**804**	**784**	**650**	**2.6**	**23.7**	**3,021**	**2,744**	**10.1**
Bankruptcies		492	473	401	4.0	22.7	1,868	1,782	4.8
Proposals		312	311	249	0.3	25.3	1,153	962	19.9
Sherbrooke	**Que.**	**227**	**219**	**198**	**3.7**	**14.6**	**936**	**841**	**11.3**
Bankruptcies		170	153	143	11.1	18.9	628	587	7.0
Proposals		57	66	55	-13.6	3.6	308	254	21.3
Trois-Rivières	**Que.**	**207**	**184**	**183**	**12.5**	**13.1**	**781**	**722**	**8.2**
Bankruptcies		137	128	109	7.0	25.7	526	473	11.2
Proposals		70	56	74	25.0	-5.4	255	249	2.4
Montréal	**Que.**	**4,745**	**5,210**	**4,807**	**-8.9**	**-1.3**	**19,747**	**19,405**	**1.8**
Bankruptcies		2,605	2,933	2,724	-11.2	-4.4	10,792	11,235	-3.9
Proposals		2,140	2,277	2,083	-6.0	2.7	8,955	8,170	9.6
Ottawa - Gatineau	**Ont./ Que.**	**1,101**	**1,151**	**1,087**	**-4.3**	**1.3**	**4,531**	**4,213**	**7.5**
Bankruptcies		630	673	626	-6.4	0.6	2,514	2,436	3.2
Proposals		471	478	461	-1.5	2.2	2,017	1,777	13.5
Kingston	**Ont.**	**115**	**161**	**132**	**-28.6**	**-12.9**	**509**	**507**	**0.4**
Bankruptcies		62	92	78	-32.6	-20.5	279	329	-15.2
Proposals		53	69	54	-23.2	-1.9	230	178	29.2
Peterborough	**Ont.**	**88**	**104**	**79**	**-15.4**	**11.4**	**377**	**397**	**-5.0**
Bankruptcies		52	51	41	2.0	26.8	176	202	-12.9
Proposals		36	53	38	-32.1	-5.3	201	195	3.1
Oshawa	**Ont.**	**271**	**296**	**300**	**-8.4**	**-9.7**	**1,109**	**1,249**	**-11.2**
Bankruptcies		104	129	114	-19.4	-8.8	438	481	-8.9
Proposals		167	167	186	0.0	-10.2	671	768	-12.6

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Toronto	**Ont.**	**3,446**	**3,745**	**3,678**	**-8.0**	**-6.3**	**14,330**	**15,568**	**-8.0**
Bankruptcies		1,359	1,494	1,459	-9.0	-6.9	5,677	6,229	-8.9
Proposals		2,087	2,251	2,219	-7.3	-5.9	8,653	9,339	-7.3
Hamilton	**Ont.**	**450**	**466**	**499**	**-3.4**	**-9.8**	**1,950**	**2,166**	**-10.0**
Bankruptcies		196	204	242	-3.9	-19.0	878	1,003	-12.5
Proposals		254	262	257	-3.1	-1.2	1,072	1,163	-7.8
St. Catharines - Niagara	**Ont.**	**327**	**416**	**366**	**-21.4**	**-10.7**	**1,528**	**1,610**	**-5.1**
Bankruptcies		146	196	184	-25.5	-20.7	714	784	-8.9
Proposals		181	220	182	-17.7	-0.5	814	826	-1.5
Kitchener	**Ont.**	**357**	**389**	**380**	**-8.2**	**-6.1**	**1,447**	**1,529**	**-5.4**
Bankruptcies		146	164	189	-11.0	-22.8	633	795	-20.4
Proposals		211	225	191	-6.2	10.5	814	734	10.9
Brantford	**Ont.**	**97**	**117**	**117**	**-17.1**	**-17.1**	**411**	**498**	**-17.5**
Bankruptcies		37	52	49	-28.8	-24.5	159	225	-29.3
Proposals		60	65	68	-7.7	-11.8	252	273	-7.7
Guelph	**Ont.**	**65**	**92**	**79**	**-29.3**	**-17.7**	**329**	**329**	**0.0**
Bankruptcies		35	48	41	-27.1	-14.6	168	172	-2.3
Proposals		30	44	38	-31.8	-21.1	161	157	2.5
London	**Ont.**	**439**	**495**	**473**	**-11.3**	**-7.2**	**1,903**	**1,922**	**-1.0**
Bankruptcies		198	222	228	-10.8	-13.2	892	1,042	-14.4
Proposals		241	273	245	-11.7	-1.6	1,011	880	14.9
Windsor	**Ont.**	**292**	**301**	**307**	**-3.0**	**-4.9**	**1,148**	**1,205**	**-4.7**
Bankruptcies		135	140	134	-3.6	0.7	540	627	-13.9
Proposals		157	161	173	-2.5	-9.2	608	578	5.2
Barrie	**Ont.**	**196**	**227**	**214**	**-13.7**	**-8.4**	**821**	**853**	**-3.8**
Bankruptcies		95	114	107	-16.7	-11.2	392	393	-0.3
Proposals		101	113	107	-10.6	-5.6	429	460	-6.7
Greater Sudbury	**Ont.**	**209**	**248**	**192**	**-15.7**	**8.9**	**816**	**748**	**9.1**
Bankruptcies		97	125	99	-22.4	-2.0	387	397	-2.5
Proposals		112	123	93	-8.9	20.4	429	351	22.2
Thunder Bay	**Ont.**	**84**	**104**	**61**	**-19.2**	**37.7**	**341**	**278**	**22.7**
Bankruptcies		49	67	36	-26.9	36.1	215	178	20.8
Proposals		35	37	25	-5.4	40.0	126	100	26.0
Winnipeg	**Man.**	**323**	**319**	**313**	**1.3**	**3.2**	**1,223**	**1,125**	**8.7**
Bankruptcies		199	221	218	-10.0	-8.7	785	746	5.2
Proposals		124	98	95	26.5	30.5	438	379	15.6
Regina	**Sask.**	**126**	**111**	**115**	**13.5**	**9.6**	**456**	**390**	**16.9**
Bankruptcies		49	54	60	-9.3	-18.3	204	203	0.5
Proposals		77	57	55	35.1	40.0	252	187	34.8

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Saskatoon	**Sask.**	**133**	**123**	**120**	**8.1**	**10.8**	**513**	**509**	**0.8**
Bankruptcies		64	62	67	3.2	-4.5	255	302	-15.6
Proposals		69	61	53	13.1	30.2	258	207	24.6
Calgary	**Alta.**	**731**	**782**	**650**	**-6.5**	**12.5**	**2,916**	**2,650**	**10.0**
Bankruptcies		287	315	287	-8.9	0.0	1,189	1,198	-0.8
Proposals		444	467	363	-4.9	22.3	1,727	1,452	18.9
Edmonton	**Alta.**	**682**	**634**	**575**	**7.6**	**18.6**	**2,476**	**2,401**	**3.1**
Bankruptcies		302	297	276	1.7	9.4	1,160	1,190	-2.5
Proposals		380	337	299	12.8	27.1	1,316	1,211	8.7
Kelowna	**B.C.**	**154**	**139**	**151**	**10.8**	**2.0**	**577**	**598**	**-3.5**
Bankruptcies		86	60	75	43.3	14.7	276	322	-14.3
Proposals		68	79	76	-13.9	-10.5	301	276	9.1
Abbotsford	**B.C.**	**154**	**112**	**136**	**37.5**	**13.2**	**499**	**537**	**-7.1**
Bankruptcies		67	54	74	24.1	-9.5	254	307	-17.3
Proposals		87	58	62	50.0	40.3	245	230	6.5
Vancouver	**B.C.**	**1,275**	**1,310**	**1,240**	**-2.7**	**2.8**	**5,093**	**5,054**	**0.8**
Bankruptcies		540	589	603	-8.3	-10.4	2,316	2,724	-15.0
Proposals		735	721	637	1.9	15.4	2,777	2,330	19.2
Victoria	**B.C.**	**265**	**304**	**285**	**-12.8**	**-7.0**	**1,126**	**1,147**	**-1.8**
Bankruptcies		127	139	152	-8.6	-16.4	548	642	-14.6
Proposals		138	165	133	-16.4	3.8	578	505	14.5

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
St. John's	**N.L.**	**3**	**2**	**2**	**50.0**	**50.0**	**9**	**15**	**-40.0**
Bankruptcies		3	2	2	50.0	50.0	9	12	-25.0
Proposals		0	0	0	–	–	0	3	-100.0
Halifax	**N.S.**	**10**	**20**	**10**	**-50.0**	**0.0**	**49**	**37**	**32.4**
Bankruptcies		10	14	8	-28.6	25.0	36	24	50.0
Proposals		0	6	2	-100.0	-100.0	13	13	0.0
Moncton	**N.B.**	**3**	**2**	**4**	**50.0**	**-25.0**	**15**	**17**	**-11.8**
Bankruptcies		3	2	4	50.0	-25.0	9	15	-40.0
Proposals		0	0	0	–	–	6	2	200.0
Saint John	**N.B.**	**3**	**1**	**0**	**200.0**	**–**	**11**	**12**	**-8.3**
Bankruptcies		2	1	0	100.0	–	9	8	12.5
Proposals		1	0	0	–	–	2	4	-50.0
Saguenay	**Que.**	**5**	**6**	**11**	**-16.7**	**-54.5**	**26**	**24**	**8.3**
Bankruptcies		4	4	8	0.0	-50.0	21	14	50.0
Proposals		1	2	3	-50.0	-66.7	5	10	-50.0
Québec	**Que.**	**39**	**37**	**41**	**5.4**	**-4.9**	**185**	**185**	**0.0**
Bankruptcies		32	22	28	45.5	14.3	137	132	3.8
Proposals		7	15	13	-53.3	-46.2	48	53	-9.4
Sherbrooke	**Que.**	**6**	**6**	**10**	**0.0**	**-40.0**	**36**	**33**	**9.1**
Bankruptcies		5	5	7	0.0	-28.6	24	26	-7.7
Proposals		1	1	3	0.0	-66.7	12	7	71.4
Trois-Rivières	**Que.**	**9**	**8**	**11**	**12.5**	**-18.2**	**38**	**34**	**11.8**
Bankruptcies		7	6	9	16.7	-22.2	27	26	3.8
Proposals		2	2	2	0.0	0.0	11	8	37.5
Montréal	**Que.**	**242**	**302**	**272**	**-19.9**	**-11.0**	**1,204**	**1,215**	**-0.9**
Bankruptcies		180	224	205	-19.6	-12.2	860	891	-3.5
Proposals		62	78	67	-20.5	-7.5	344	324	6.2
Ottawa - Gatineau	**Ont./ Que.**	**38**	**51**	**38**	**-25.5**	**0.0**	**184**	**190**	**-3.2**
Bankruptcies		31	36	29	-13.9	6.9	143	136	5.1
Proposals		7	15	9	-53.3	-22.2	41	54	-24.1
Kingston	**Ont.**	**4**	**2**	**0**	**100.0**	**–**	**18**	**4**	**350.0**
Bankruptcies		4	2	0	100.0	–	15	3	400.0
Proposals		0	0	0	–	–	3	1	200.0
Peterborough	**Ont.**	**1**	**1**	**0**	**0.0**	**–**	**4**	**1**	**300.0**
Bankruptcies		1	1	0	0.0	–	4	1	300.0
Proposals		0	0	0	–	–	0	0	–
Oshawa	**Ont.**	**7**	**12**	**10**	**-41.7**	**-30.0**	**37**	**26**	**42.3**
Bankruptcies		7	11	9	-36.4	-22.2	33	23	43.5
Proposals		0	1	1	-100.0	-100.0	4	3	33.3

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Toronto	**Ont.**	**144**	**133**	**114**	**8.3**	**26.3**	**559**	**507**	**10.3**
Bankruptcies		115	97	96	18.6	19.8	425	375	13.3
Proposals		29	36	18	-19.4	61.1	134	132	1.5
Hamilton	**Ont.**	**13**	**13**	**9**	**0.0**	**44.4**	**61**	**37**	**64.9**
Bankruptcies		9	8	9	12.5	0.0	38	31	22.6
Proposals		4	5	0	-20.0	–	23	6	283.3
St. Catharines - Niagara	**Ont.**	**6**	**5**	**6**	**20.0**	**0.0**	**29**	**29**	**0.0**
Bankruptcies		4	4	6	0.0	-33.3	22	23	-4.3
Proposals		2	1	0	100.0	–	7	6	16.7
Kitchener	**Ont.**	**1**	**2**	**11**	**-50.0**	**-90.9**	**15**	**36**	**-58.3**
Bankruptcies		1	2	9	-50.0	-88.9	13	30	-56.7
Proposals		0	0	2	–	-100.0	2	6	-66.7
Brantford	**Ont.**	**6**	**4**	**2**	**50.0**	**200.0**	**16**	**14**	**14.3**
Bankruptcies		3	3	2	0.0	50.0	11	10	10.0
Proposals		3	1	0	200.0	–	5	4	25.0
Guelph	**Ont.**	**4**	**5**	**0**	**-20.0**	**–**	**11**	**3**	**266.7**
Bankruptcies		3	0	0	–	–	5	3	66.7
Proposals		1	5	0	-80.0	–	6	0	–
London	**Ont.**	**9**	**5**	**5**	**80.0**	**80.0**	**27**	**25**	**8.0**
Bankruptcies		4	5	4	-20.0	0.0	16	17	-5.9
Proposals		5	0	1	–	400.0	11	8	37.5
Windsor	**Ont.**	**5**	**2**	**6**	**150.0**	**-16.7**	**23**	**29**	**-20.7**
Bankruptcies		5	1	5	400.0	0.0	20	26	-23.1
Proposals		0	1	1	-100.0	-100.0	3	3	0.0
Barrie	**Ont.**	**7**	**4**	**8**	**75.0**	**-12.5**	**23**	**19**	**21.1**
Bankruptcies		6	4	6	50.0	0.0	17	16	6.3
Proposals		1	0	2	–	-50.0	6	3	100.0
Greater Sudbury	**Ont.**	**4**	**3**	**3**	**33.3**	**33.3**	**13**	**7**	**85.7**
Bankruptcies		3	3	2	0.0	50.0	12	3	300.0
Proposals		1	0	1	–	0.0	1	4	-75.0
Thunder Bay	**Ont.**	**2**	**2**	**2**	**0.0**	**0.0**	**8**	**9**	**-11.1**
Bankruptcies		2	2	2	0.0	0.0	7	8	-12.5
Proposals		0	0	0	–	–	1	1	0.0
Winnipeg	**Man.**	**6**	**3**	**3**	**100.0**	**100.0**	**18**	**34**	**-47.1**
Bankruptcies		4	3	2	33.3	100.0	13	28	-53.6
Proposals		2	0	1	–	100.0	5	6	-16.7
Regina	**Sask.**	**14**	**11**	**5**	**27.3**	**180.0**	**36**	**33**	**9.1**
Bankruptcies		10	7	4	42.9	150.0	26	19	36.8
Proposals		4	4	1	0.0	300.0	10	14	-28.6

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2015	Q2 2015	Q3 2014	Q2 2015 to Q3 2015	Q3 2014 to Q3 2015	09-30-2015	09-30-2014	% Change
Saskatoon	**Sask.**	**2**	**2**	**6**	**0.0**	**-66.7**	**18**	**20**	**-10.0**
Bankruptcies		2	2	4	0.0	-50.0	13	13	0.0
Proposals		0	0	2	--	-100.0	5	7	-28.6
Calgary	**Alta.**	**8**	**17**	**16**	**-52.9**	**-50.0**	**44**	**71**	**-38.0**
Bankruptcies		5	13	9	-61.5	-44.4	35	53	-34.0
Proposals		3	4	7	-25.0	-57.1	9	18	-50.0
Edmonton	**Alta.**	**15**	**11**	**16**	**36.4**	**-6.3**	**50**	**42**	**19.0**
Bankruptcies		12	8	11	50.0	9.1	39	27	44.4
Proposals		3	3	5	0.0	-40.0	11	15	-26.7
Kelowna	**B.C.**	**5**	**2**	**6**	**150.0**	**-16.7**	**14**	**15**	**-6.7**
Bankruptcies		5	1	5	400.0	0.0	11	13	-15.4
Proposals		0	1	1	-100.0	-100.0	3	2	50.0
Abbotsford	**B.C.**	**1**	**1**	**0**	**0.0**	**--**	**8**	**8**	**0.0**
Bankruptcies		1	1	0	0.0	--	7	1	600.0
Proposals		0	0	0	--	--	1	7	-85.7
Vancouver	**B.C.**	**30**	**26**	**38**	**15.4**	**-21.1**	**106**	**131**	**-19.1**
Bankruptcies		24	18	27	33.3	-11.1	79	101	-21.8
Proposals		6	8	11	-25.0	-45.5	27	30	-10.0
Victoria	**B.C.**	**2**	**2**	**4**	**0.0**	**-50.0**	**9**	**27**	**-66.7**
Bankruptcies		2	2	3	0.0	-33.3	6	20	-70.0
Proposals		0	0	1	--	-100.0	3	7	-57.1